SYNOPSIS OF THE THESIS TITLED

"COMPETENCY MAPPING OF EMPLOYEES IN BANKING SECTOR AND ITS IMPACT ON ORGANISATIONAL EFFECTIVENESS – A STUDY WITH SPECIAL REFERENCE TO BRANCHES OF CANARA BANK IN DAKSHINA KANNADA DISTRICT"

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INTRODUCTION

The banking sector is one of the most important financial foundations, and it is crucial for the smooth functioning of the economy. It has the potential to become third largest industry by 2025 (IBEF, 2015). The growth of the banking industry is essential to the economic progress of every nation. Many factors have contributed to the growth of the banking industry, including the recent merger in the banking sector, liberalised policy of the RBI with licenses to new banks, the improvement of banking services in rural regions, and the construction of financial infrastructure. Changes in human resources policies are necessary in light of a recent bank merger and a new license for bank expansion. In order to get the required outcomes, banks are now adjusting their strategy to employ multi-skilled personnel. In this developing period, banks must work extremely hard to hire competent employees and to expand the related competencies of their present employees. Organisations must update and reassess their employee's competencies as well as take the initiative to make the necessary adjustments in the contemporary economy, where resources and talent are few and organisations compete for the same. One method for updating employees and maintaining their level of competencies is competency mapping. It facilitates in identifying knowledge gap for accomplishing the goals and objectives of the organisation. Thus competency mapping is becoming the need of organizations.

Reforms in the banking sector are put into place to make progress in the banking system. India has implemented numerous banking sector reforms in light of economic liberalisation and the escalating trend towards globalisation. The major goal is to increase operational effectiveness and support bank health and financial stability so that Indian banks can perform in accordance with internationally accepted performance standards.

To address the aforementioned difficulties and problems in the Indian banking sector, competent personnel are required. Employing employee knowledge, skills, and capacities to increase organisational effectiveness is need of the day. Organizations that evaluate individuals' competency are frequently referred to be visionary or high-performance organisations (Pelbham, 2006). A competency-based human resource system is something that the majority of private and public sector businesses are working very hard to achieve (Kumar et al., 2012; Patil &Masthan, 2014).

From the issue of financial inclusion, to demonetization, to merging of nationalized banks, to privatization of banks, the government is having high expectations on the bank. To meet this regulatory framework and frequent technological development needs, Indian banking system should attract and sustain the competent manpower for the long run effectiveness. Here there is need for every bank to train their employees according to needs of financial market. By way of training banking employees should update with the new competencies to show effectiveness in their performance. Before the training, there is a need to map the competencies of the bank employees. Hence this is a high time to study the competency mapping in banking sector and its impact on organisational effectiveness.

CONCEPTUAL FRAMEWORK:

In this section an attempt is made to briefly explain the key concepts related to the area of research such as, competency, competencies, competency mapping, organizational effectiveness.

The competency idea was first introduced in psychology to describe a person's capacity to meet demands imposed by their surroundings. Several academicians have conducted numerous studies on the subject. As a result, "competency" has been the topic of much writing. Numerous scholars and well-known psychologists have made significant contributions to the body of knowledge on the topic, including Klemp (1980), Boyatzis (1982), Burgoyne (1988), Morgan (1988), Cockerill (1989), Brown (1993), Spencer and Spencer (1993), Woodruffe (1991), Gay (1996), Goleman (1998), Dulewicz (2000), Schroeder (2004), Chong (2013), and others. Competency is the demonstrable skill and ability to carry out a task successfully (Jacobs, 1989).

Competency is defined as "the fundamental characteristics" of a person, such as their knowledge, abilities, and skills.Boyatzis (1982) described “A competency is an underlying characteristic of an individual that is causally related to effective or superior performance in a job.” Author further described that “Competency is an effective blend of motives, attributes, talents, aspects of one's self-image or social function, or a body of knowledge used by an individual." "A condition or circumstance that induces a person to act in a particular way" is how the term "motive" is used. As a result of this definition, the fundamental characteristics or attributes turn into competencies when they are used in specific ways.

Thereforecompetency is a group of skills, knowledge, attitude, motives, values and other characteristics that enable a person to carry out an activity or task within a certain function or employment. A set of human qualities that enable anemployee to meet and surpass the expectations is known as competency for a job.

Competence is set of noticeable characteristics and skills that assist and improve the effectiveness or performance of a job (R.W. White, 1959).Hayes(1979) said competence is more than a combination of ability and willingness to do a task, and defined it in terms of numbers of possibilities; general knowledge, motive, traits, social role, or skill of a person.

"Competencies are fundamental traits of an individual and denote ways of acting or thinking that apply to a variety of contexts and last for a respectable amount of time" (Guion, 1991, p. 335).

"Competencies can be motives, traits, self-concepts, attitudes or values, content knowledge, cognitive or behavioural skills, or any other individual characteristic that can be reliably measured or counted and that can be demonstrated to significantly differentiate between superior and average performers, or between effective and ineffective performers" (Spencer & Spencer, 1993, p. 4).

To sum up, following is the Table (1.1) showing the competencies in competency studies.

Authors	Competency Definitions
McClelland (1973)	A set of traits towards effective or superior job performance.
Boyatzis (1982, 2008)	The relationship between an individual and superior job performance.
Evarts (1987)	Managers' underlying characteristics related to superior performance.
Spencer & Spencer (1993)	Ability and skills gained through training, and job and life experiences.
Hager, Gonczi, and Athanasou (1994)	The standard or quality as the outcome of an individual's performance.

Hoffmann (1999)	Underlying qualification and attributes of a person, observable behaviours, and standard on a person's performance.
Dubois and Rothwell (2004)	The combination of knowledge, thought patterns, skills, and characteristics that resulted in a successful performance.
Cernusca and Dima (2007	A person's underlying criteria that lead to individual performance and career development.
Aiman et al. (2017)	A set of personal and job knowledge, skills, abilities, or attitudes for a specific task, job, or profession within a job performance scope.

Source: Adopted from Arifin et al (2017).

To conclude competency, competence and competencies following characteristics are drafted: **Competence- an area of work (Moore, Cheng and Dainty 2002);**

Competency -the behavior(s) (Moore, Cheng and Dainty 2002); and

Competencies – an attributes underpinning a behavior (Moore, Cheng and Dainty 2002).

Finally, it should be noted that the term competency has been used to refer set of behaviours supporting a particular line of work, whereas competence has been used to refer to a standard of a set of behaviours required for performance (Hoffmann, 1999). Competencies on the other hand, describe tasks, functions and behaviours necessary to achieve objectives and relate to how the knowledge, skills, and abilities are used in performance (Robertson, Callinan, and Bartram, 2002).

COMPETENCY MAPPING:

Competency mapping is becoming increasingly significant for both organisations and individuals since it is necessary to identify the competent level of various abilities needed in many facets of life (i.e., professional, personal, and social activities) in order to increase the rate of success. Employers and employees can both benefit from the competency-based system by achieving an effective higher degree of competence. It guarantees that training and professional development programmes supported by the company are affordable, productive, and goal-oriented. Employee

engagement and motivation are increased because of the competency mapping, which gives them knowledge of the organization's general plan for each team, department, and division.

The process of determining the precise skills, knowledge, abilities, and behaviours needed to perform successfully in a particular trade, profession, or work position is known as competency mapping. Competency mapping involves identifying, evaluating, and enhancing the employees' competencies to give firms a competitive advantage. Organizations can use competency mapping as a tool to make decisions about promotions, career development, training, and succession planning. Competency mapping is a HR tool through which one may evaluate and identify the strengths and weaknesses of a certain employee.

Competency mapping is the process of defining critical competencies for a company or a job and integrating those competencies into the organization's various operations (such as job evaluation, training, and recruitment). For the purpose of competency mapping, a role or job is broken down into its component tasks or activities, and the competencies (core, technical, functional, managerial, behavioural, conceptual knowledge, attitudes, abilities, etc.) required to carry out the same successfully are identified. Competency management refers to the entire process of identifying competencies (different sets of competencies – for both individual jobs and for entire organisations), defining them, standardising them on a rating scale with behavioural indicators for measurement, choosing methods of measuring those competencies, and connecting it to other HR systems like training and performance management. To encapsulate the essence of their competency management framework, the majority of the organisation create competency models.

According to Steven Shepard (2022), Competencies fall into three main categories: Core competencies, Cross-functional and Functional competencies. All are important, but there is a hierarchy. At the top there are core competencies, followed by cross functional and functional/professional competencies.

The Department of Public Service and Administration's (DPSA) Competence Framework for Human Resource Management and Development served as the inspiration for the

competency dictionaries and the following three types of competencies are proposed for present study in banking industry.

Type of competency	Definitions
Core	Competencies that are shared across all financial management roles
Behavioural	Competencies which reflects the desired personal attributes across all occupational levels and roles
Functional/Professional	Functional/professional competencies that provide for different levels of complexity described in accordance with occupational levels.

Core Competencies:

At the top of the hierarchy and regarded as necessary are core competencies. These are the skills, behaviour and work related attributes that are crucial for all the employees. These are those practical areas that, in the opinion of the company, generate competitive advantage when carried out appropriately. They are in line with and essential to an organization's ability to fulfill its strategic goal. It is frequently observed that strategic organisationcompetencies have a close correlation with core competencies. Individuals can express, reinforce, and reward themselves with the organisation values by using core competencies. Good communication skill, leadership qualities, initiative to take up the responsibility, Decision-making, teamwork, work standards, motivation, flexibility, problem-solving, integrity, stress tolerance, and initiative are a few of the crucial core competencies.

Behavioural Competencies:

Behavioural competencies refer to the ideal personal attributes or characteristics required for performing a particular job. They are considered essential for all roles across the organisational levels in the public service, regardless of their function. The concept of behaviouralcompetencies was first introduced by McClelland and is based mostly on exceptional performers (1973).

Functional competencies:

Functional competencies, also known as technical competencies, describe the particular competencies needed on a daily basis by professionals in a certain field or job. They are job-specific and comparatively simple to identify in terms of the success-related requirements they have. Functional competencies are typically exclusive to a profession, department, or job category. These are essential to any business' success since they frequently possess in-depth topic knowledge, technical expertise, and other vital components needed for its effective operation. Due to this, employers priorities selecting applicants who have a set of skills relevant to their role in the organisational structure and function so that they can be effective after they are employed.

ORGANISATIONAL EFFECTIVENESS:

Organisational effectiveness is an essential attribute for the success of any organsation (Steers, 1975). Many researchers like Cameron and Whetten (1983), Connolly, Conlon, and Deutsch (1980), Etzioni (1960), Gaertner and Ramnarayan (1983), Keeley (1984), Lewin and Minton (1986), Mohr (1983), Quinn and Rohrbaugh (1983), Salancik and Meindi (1984), Yuchtman and Seashore (1967), Zammuto (1984) worked extensively towards organsiational effectiveness.

According to Kotter and Heskett (2011), organisational effectiveness (OE) refers to a company's capacity to carry out its mission through management, governance, and ongoing commitment to results.Zammuto (1988) define organization effectiveness as “the achievement of goals, goal attainment without placing undue pressure on the authoritative framework, as insofar as satisfying standards established by an association's constituency”.

By using organisational effectiveness measurement a management will be able to steer its human resources towards achieving the organizational goal. Walton and Dawson (2001) noted that finding the appropriate measuring criteria and the supporting theoretical framework to access OE is an unavoidably difficult issue for the researchers. According to Cameron (1986), the key challenges in measuring organisational effectiveness include finding the dimensions that best describe the construct, relying solely on one dimension of the organisationalefefctiveness while ignoring the connections between the other dimensions. The measurement of the service sectors is extremely important because a large share of these industries depends on human capital. In

order to successfully manage the intangible factors affecting the productivity and profitability mix, it is crucial to be able to quantify them.

SUMMARY OF LITERATURE REVIEW AND RESERCH GAP

The competencies are essential and they have a big impact on how the organisation uses its human resources. Competency is defined as the capacity to use the necessary set of abilities, knowledge, skills, and behaviours to do a demanding activity successfully within a predetermined time limit and with the aid of available resources. According to the Iceberg theory (1993), competency is a combination of explicit and implicit features. This theory aids in identifying both the traits that are currently signaling the quality of the workforce and those that will be present in the future. Between 1990 and 2010, researchers began to focus on competency and organisational effectiveness. They showed that employees' skill requirements are sufficiently generic to allow for cross-industry generalisations. For the concept to be understood clearly, several definitions were suggested. Around 2010, studies became more focused and insightful. The studies clarify the practical implementation of a competence-based HRM system to demonstrate how to link an organization's core competencies to employees' individual skills. The competency-based training programme has made a name for itself in the industry, according to the authors. It was suggested that the effective development of competency mapping might be supported by instruments like mentoring, leadership, morale, and self-awareness. It was felt and noted how HRD contributed to the creation of a competency model.

After a thorough review of the literature, it was discovered that there is a plenty of material on competency identification, classification, mapping, gap analysis, and competency framework. A thorough review of the literature reveals that the majority of studies on competency mapping covered a variety of competencies including interpersonal skills, communication skills, technical skills, managerial skills, leadership skills, analytical skills, business skills, selling competencies, customer oriented skills, information technology skills, teamwork skills, motivation skills, problem solving skills, and many more in a variety of sectors including IT, hospitals, education, pharmaceuticals, and others. But there hasn't been much research on competency mapping in the banking industry. The previous research haveemphasised the evolution of the competency mapping idea in great detail. Its components and application have mysteriously never been

researched in the banking industry. According to numerous studies, competency mapping is essential for the organization's success, survival, and sustainability in the current business environment. However, in the Indian context, competency mapping or competency development is still a little-known topic, especially in the banking sector.

Like in any other service sector, the banking sector can benefit from using competency mapping's characteristics to increase staff efficacy and effectiveness, which could lead to increased productivity and organisational effectiveness. The corporate organisations must make focused efforts in that direction since competency mapping and organisational effectiveness is important challenges. There haven't been many researches on competency mapping and its effects on organisational effectiveness in the banking sector. In this context, the current study makes an effort to quantify the effect of bank employees' competency mapping on organisational effectiveness.

STATEMENT OF RESEARCH PROBLEM AND RESEARCH QUESTIONS

The recent trends and challenges in the banking industry (like demonetization, banking merger privatization of banking), which aims to make the economy more competent. In this environment, the banking industry should be aware that, its capacity to maximise human potential and capacities will determine its profitability. Since all types of banks essentially provide similar types of services, banks ought to instill its employees to understand that the improved performance is leading the banks to achieve its predetermined objectives. Ever since effective employees contribute to the effectiveness of the company, it is important to regularly assess and improve employee competency in line with the organization's vision and mission in order to establish a dominant position in the market. Hence this needs for identifying the actual competencies required and possessed by the bank employees and creating competency based work culture is need of the day for the banking professionals to determine their organisational effectiveness. Thus the present study is conducted to measure the Competency Mapping of banking employees and its impact on Organisational Effectiveness- a study with reference to branches of Canara bank in Dakshina Kannada district.Thus, following research questions are framed for the current study.

1. What are the competencies required for the banking professionals to be effective in their job?
2. What is the impact of competencies on measuring the organsiational effectiveness in banking sector?
3. Which competencies are having major impact on organisational effectiveness?
4. Whether the demographic variables of the bank employees have an association with the different levels of competencies?
5. Whether the competencies changes according to the change in demographic profile of the bank employees?
6. What is the gap between actual competencies possessed by the employees and the competencies expected by the employees?

OBJECTIVES OF THE STUDY:

The present study on "Competency Mapping of the bank employees and its impact on organsiational effectiveness - with special reference to branches of Canara bank in Dakshina Kannada district" has been carried with the following objectives:

1. To identify the factors of competencies required for the bank employees.
2. To measure the impact of competency mapping on organizational effectiveness.
3. To know the association between demographic profile and factors of competency mapping.
4. To analysis the differences in the factors of competency mapping across the various demographic variables.
5. To find the gap between actual level of competencies and expected level of competencies.

HYPOTHESIS DEVELOPMENT

Impact of competency mapping on Organisational effectiveness:

Employee competencies have drawn a lot of attention from researchers, practitioners, and academicians throughout the world in recent years due to their importance in determining both employee performance(Elbaz et al., 2018; McClelland, 1973; Sanghi, 2016) and

organisationalperformance(Otoo, 2019; Otoo& Mishra, 2018; Potnuru& Sahoo, 2016). Employee competencies are defined as the personality traits or traits that employees exhibit that lead to successful and exceptional performance, such as knowledge, skills, attitudes, abilities, motives, and self-concept (Boyatzis, 1982; McClelland, 1973; Spencer & Spencer, 1993). Organizational success has been demonstrated to be favourably correlated with employee abilities such as self-competence, teamwork, communicative ability, change management expertise, and ethical competency (Otoo& Mishra, 2018; Potnuru& Sahoo, 2016). Furthermore, Ramo et al. (2009) assert that employees' emotional and social competency has a substantial impact on both their performance and the effectiveness of an organisation. Kehoe and Wright (2013)considered that HRD was the primary factor in enabling employees to develop the competencies that materially enhanced organizational effectiveness.

According to Lawler and Ledford (1997), an organisation is deemed to be effective when it has an appropriate strategy and qualified people in light of the shifting business environment. While the development of the necessary competencies and employee cohesion, communication, collaboration, and commitment are all necessary for achieving the projected strategic outcomes (Cartwright and Baron, 2002). Implementing human resources development techniques within a company offers employees the chance to improve the competencies that collectively support organisational effectiveness (Nilsson and Ellstrom (2012). In recent years, academics and researchers have argued that choosing the right person for the right job should go hand in hand with building and enhancing employee competencies that are pertinent to the organisation's plans and objectives. This is viewed as being extremely important for an organization's effectiveness and can enhance worker performance, increase productivity, and help a business develop its core competencies (Collings and Mellahi, 2009; Lewis and Heckman, 2006; Tarique and Schuler, 2010).

Organizations should make sure that employees' competency is evaluated, upheld, proven, and enhanced through time. (Rabiah et al. 2007; Smith & Robertson 1992). According to the literature, the competencies needed for employees vary depending on the organization, the job, and the position. As a result, many organisations have varied definitions of their individual area of ability. However, regardless of the jobs, positions, and levels that exist in the organizations, as claimed by numerous researchers like Lucia &Lepsinger (1999); Parry (1998); and Woodruffe

(1992), a set of important competences or "core competency“ needs to be established and identified. To do the work properly, one must possess certain core competencies. Core competencies are referred to as generic competencies by Woodruffe (1992, p. 21). According to Woodruffe, the general competencies list is helpful for organisations in determining the dimensions of competency expected of employees, regardless of the varied types of organisationsand positins or roles. For organisations to function effectively, personal competencies and job- or task-specific competencies should be combined (Cheng et al. 2005).

According to Cheetham &Chivers (2000), there are two basic categories of professional competency: personal competency and functional competency. The latter emphasises the skills needed to do a task or job effectively and efficiently(characterised by personal attributes or behaviours required to perform effectively).Job and organisational performances are determined by competency that is linked to behavioural characteristics (Lee & Salleh, 2009. While Woodruffe, (1992), and Junaidah advocate competency as an employee set of behaviours (2008). Meanwhile, Berge et al. (2002) reaffirm that leadership, analytical thinking, and problem-solving skills are directly related to great performance of job at organisation. According to Kermally (2004), there are a few areas on which an organisation should concentrate while building its talent pool, particularly among professionals: functional talent, leadership, creativity, and decision-making abilities. These clusters of competencies needed by professionals in an organisation to achieve the organisationaleffectiveness.

Every organisationemploys specific strategies that could aid in reaching performance efficiency. One such focal point is "Skill and competency" (Yuvaraj and Ravindran 2011). An organisation can only target an employee's performance development by mapping the skill level of the workforce. According to Bharthvajan (2013), competency mapping is a crucial step in every organization's strategy for carrying out its duties successfully. An organisational performance framework has been proposed by Almatrooshi et al. (2016). According to the experts, social, emotional, and cognitive skills are crucial components of leadership abilities. Also, the leadership abilities have an impact on both organisational and personnel performance. According to Chouhan and Srivastava (2014), building core competencies is essential for an organization's effectiveness in accomplishing its objectives. Competency mapping in the Indian banking sector has been studied by Chaudhary and Singh (2016). They had discovered that competency

mapping has a favourable effect on the development and effectiveness of banks. Competencies are a major factor in an organization's performance.Hawi et al. (2015) demonstrated a favourable association between all of the competencies - leadership, problem-solving, strategic competency, customer focus and organisational effectiveness. The current study applies the results and findings from previous study on competency mapping and organizational effectiveness. Following hypothesis are developed in light of the earlier results:

H1: Competency mapping has favourable impact on organizational effectiveness.

$H1_{(a)}$: Core competency has significant favourable impact on Organisational effectiveness

$H1_{(b)}$:Behavioural competency has significant favourable impact on Organisational effectiveness

$H1_{(c)}$:Professional/Functional competency has significant favourable impact on Organisational effectiveness.

DEMOGRAPHIC VARIABLES AND THE FACTORS OF COMPETENCY MAPPING

The literature on competency emphasises the importance of considering individual demographic factors when determining competency standards. Some of these demographic factors include employment type and level, tenure, marital status, and educational level (Agut et al., 2003; Elkin, 1990; Saeed and Mahmood). For instance, Saeed and Mahmood (2002) found gender inequalities in Pakistani primary school teachers' levels of proficiency. According to Agut et al. (2003), age has no discernible relationship to the competency requirements of managers in the Spanish hotel business, while work tenure is favourably correlated with competency levels.

The values and attitudes of organisational personnel are influenced by demographic characteristics, which result in communication and coordination issues and ultimately affect employees' inclinations to stay or leave (Pfeffer, 1983). There are numerous research that include demographic and perceptual factors and demonstrate their considerable effects on the dependant variable of various organisational behaviours like remuneration, job satisfaction, and organisational commitment (Cantiello et al., 2015; Robinson and Smith, 2002; Veira, 2008). Consequently, in the second decade of the new millennium, it is important and urgent to research

a related topic of demographic identities and employee competencies in the context of emerging countries, which may have an impact on organisational effectiveness.

Many studies have been conducted that concentrate on demographic characteristics and other facets of HRM practises (BoothKewley et al., 2017; Eleswed and Mohammed, 2013; Hayes, 2015). Hence, the current study may close a research gap that has been identified in studies that have examined the demographic topic of competency mapping in the academic field, notably in the case of the emerging banking sector. Based on this, following research hypothesis are developed for the present study.

H2: Demographic factors(gender, age, marital status, qualification, experience, designation, monthly income) significantlyassociated with the perception related to competency mapping

H2 $_{(a)}$:Demographic variables(gender, age, marital status, qualification, experience, designation, monthly income)of the respondents are significantly associated with Core Competencies.

H2 $_{(b)}$:Demographic variables(gender, age, marital status, qualification, experience, designation, monthly income) of the respondents are significantly associated withBehaviouralCompetencies.

H2 $_{(c)}$:Demographic variables(gender, age, marital status, qualification, experience, designation, monthly income) of the respondents are significantly associated withProfessional/Functional Competencies.

EFFECT OF DEMOGRAPHIC VARIABLES ON COMPETENCY MAPPING

H3: Perception related to core competencies, behavioural competencies and professional/functional competencies have significant differences between the various demographic variables of bank employees.

$H3_{(a)}$: Perception related to core competencies, behavioural competencies, and professional/functional competencies have a significant difference between various age groups of bank employees.

$H3_{(b)}$: Perception related to core competencies, behavioural competencies, and professional/functional competencies have a significant difference between various marital status of bank employees.

$H3_{(c)}$: Perception related to core competencies, behavioural competencies, professional/functional competencies have a significant difference between various levels of qualification of bank employees.

$H3_{(d)}$: Perception related to core competencies, behavioural competencies, professional /functional competencies have a significant difference between various levels of experiences of bank employees.

$H3_{(e)}$: Perception related to core competencies, behavioural competencies, professional/functional competencies have a significant difference between various levels of monthly income of bank employees.

$H3_{(f)}$: Perception related to core competencies, behavioural competencies, professional/functional competencies have a significant difference between the various levels of designation of bank employees.

RESEARCH METHODOLOGY

The present quantitative-empirical, survey-based research study is Descriptive Cross sectional study.The researcher relied on primary data information for the purpose of developing the thesis to a very large extent. However, secondary sources of data were also consulted with a view to formulating the conceptual and theoretical framework, identifying the research gap through a systematic review of previous research studies and understanding the nature and scope of competency mappingin the domain of human resource development. The following source of data is used.

Primary Method: Questionnaire based survey method was used to collect the data from the respondents. Primary data is gathered straight from the point of origin. The information is real-time and always tailored to the requirements of the researcher. The primary data pertaining to the demographic variables, different levels of competencies and organisational effectiveness was collected from the respondents.

Secondary Data: Secondary source of data is used to formulate the theoretical and conceptual framework. Based on secondary data research gap is found out through systematic review of literature. The annual report of RBI, report of IBEF, Canara bank website, journals and magazine

of Canara Bank. References including various research articles, M.phil/PhD thesis, various texts on research methodology, competency mapping and organizational effectiveness were the source of secondary data.

To gather primary data, a well-structured questionnaire was designed and distributed to the employees of branches of Canara Bank in the Dakshina Kannada District. The questionnaire consists of three parts.

a) First section of the questionnaire collected information about demographic profile of the respondents. Close- ended questions were asked to the respondents to gather details on demographic variables. This data is categorical in nature and it is measured using the nominal scale.
b) Second section of the questionnaire was related to the different competencies of the banking professionals. This data is metric in nature and is measured using close-ended Five pointlikert's scale.
c) Third section of the questionnaire was related toorganisational effectiveness. This data is metric in nature and is measured using close- ended Five pointlikert's scale.

SAMPLE OF THE STUDY:

When the population is finite or population known Yamane formula (Yamane, 1973) is used.The statistical formula devised by Taro Yamane is as follows:

$$\mathbf{n = N/ 1+ N(e)^2}$$

n= sample size,N is the whole population under study that is 1072**,** e is the precision or sampling error which is usually 0.05 (±5%)

$$\mathbf{n= \frac{1072}{1+ 1072\ (0.05)2}}$$

= 291.30 .Therefore total sample size of the study is 292.

SAMPLING TECHNIQUE:

For the present study, **Proportionate stratified sampling techniques** was used. Stratified sampling technique is one of the sub types of probability sampling technique. Most populations can be segregated into several mutually exclusive subpopulations, or strata. The process by which the sample is constrained to include elements from each of the segments is called stratified random sampling (Cooper R. Donald, 1976). Each stratum is fairly represented in proportionate stratified sampling, resulting in a sample size that is proportionate to the stratum's share of the overall population. It provides a self- weighting sample. The main reason to use this method of sampling is, it increases sample's statistical efficiency, and to provide adequate data for analyzing the various subpopulations or strata.

In the first phase, details of all the employees are collected from the Canara Bank Regional head office Balmatta, Mangalore. In the second phase, numbers of respondents are calculated by using proportionate stratified sampling from Managluru, Puttur, Bantwala, Moodabidri, Belthangady and Sullia taluk. As per this proportionate stratified sampling highest number of respondents are from Managaluru taluk.

Table 1.2Talukwise list of population and sample as per proportionate stratified sampling.

Taluk	Branches	Population	Sample
Mangalore	74	688	187
Bantwala	19	106	29
Puttur	10	112	31
Belthangady	14	89	24
Sullia	11	52	14
Moodabidri	03	25	7
Total	131	1072	**292**

Source: Details of employees from Canara Bank Regional Office Balmatta, Mangalore.

QUESTIONNAIRE MAPPING:

The first section of the questionnaire was about demographic profile of the respondents, it consist of gender, age, qualification, monthly income, years of experience, designation of the

respondents. Second section of the questionnaire was about different factors of competencies (total 16 factors consist of 92 statements). Based on the literature review, a list of competencies was created. The questions are generated from HRSG banking competencies (2020), from the research work of Boyatzis (1982), Eramus B., Loedolff V. (2010), ASTD Competency Model (Bernthal et al., 2004). Third section of the questionnaire consists of organisational effectiveness. The components of organisational effectiveness were derived from Paul Mott (1972).The statements of competency mapping were extracted from literature reviewed.

Table 1.3 Questionnaire Mapping

Sl. No.	Sub- scale of competencies	Extracted from
1	Communication	S. Balaji, D. Vimala (2012), HRSG.ca banking competencies
2	Customer Focus	HRSG.ca banking competencies
3	Leadership	S. Anitha (2013)
4	Attention to Detail	HRSG.ca banking competencies
5	Accountability	Hr.iu.edu
6	Ethical values	HRSG.ca banking competencies
7	Vision and purpose	canarabank.com
8	Achievement orientation	HRSG.ca banking competencies
9	Teamwork and collaboration	D. Goleman. R.E. Boyatzis (2008)
10	Interpersonal skill	Eramus B., Loedolff V. (2010)
11	Planning and organising	IAEA and HRSG.ca banking competencies
12	Partnership building	Bernthal et.al (2004) and HRSG.ca banking competencies
13	Problem solving	UCMERCED and HRSG.ca banking competencies
14	Cash handling skill	Monster.com
15	Sales management	American Society for Training and Development (2008)
16	Technical skill	Monster.com
17	Organisational Effectiveness	Paul Mott (1972)

Source: Researcher compiled

RESEARCH TOOLS USED:

The following statistical tools are employed to analysis the collected data.

1. Reliability and validity test
2. Percentage analysis
3. Descriptive analysis
4. Factor analysis
5. Chi square test/ Fisher's exact Test
6. One way ANOVA
7. Correlation analysis
8. Simple Regression analysis
9. Hierarchical Regression analysis
10. One sample t test.

VALIDITY, RELIABILITY AND NORMALITYOF DATA COLLECTION INSTRUMENT

An assessment of a study's validity involves determining how accurate it is. It details the degree to which the study really captures the data it set out to. To measure the quality of research, reliability is more important. A research study's conclusions that are truthful or accurate are frequently trustworthy. Two types of data validation and development which are used in the present study are:

1. Test of Data validity (Content validity)
2. Test of Data reliability (Cronbach Alpha)
3. Test of Data Normality (Kolmogorov -Smirnov Test)

Content Validity:

The content of a test, survey, or measurement procedure must include all pertinent aspects of the subject in order to yield accurate findings. A research instrument must include a broad range of components and structures. These can be produced initially from the already accessible review of the literature. The statements contained in the study instrument needed to be clear and command

the necessary content validity after the necessary variables had been generated. A thorough validation procedure was used for this. First, a detailed discussion was done with research supervisor, later a small group of professors with expertise in statistics, banking, commerce, and management as well as economics were asked to review the instrument and offer any changes. Thereafter few known bank managers and regional heads were asked for their views and suggestions on the questionnaire. Simultaneously questionnaire was discussed with fellow scholars from different universities. The factors in the questionnaire were added, eliminated, and appropriately changed after full consideration of these recommendations. As a result, the topic experts' comments and recommendations were used to confirm the validity of the questionnaire's content.

Reliability Test

A pilot survey of 60 respondents from six taluks in the Dakshina Kannada district was undertaken to prevent overlooking errors and to finalise the measurement scale. The reliability and validity of the scale were evaluated using the proper techniques following the completion of the pilot survey. This procedure aided the researcher in making the necessary questionnaire adjustments.

After the pilot study, the researcher used the Cronbach's alpha test to confirm the consistency of the data. Cronbach's Alpha reliability coefficient is used to find out how far the data collected by using Likert's Five Point Scale are reliable. The number of test items, item interrelatedness and dimentionality affect the alpha value (Mohsen Tavakol et al, 2011). It is a common practice in social science education to consider alpha reaching the somewhat arbitrary value of 0.70 as a sufficient measure of reliability or internal consistency of an instrument (Keith S. Taber, 2016).

The present study's data collection instrument comprised of total 17 items broadly classified into four major categories. They are core competencies, behavioural competencies, professional/ functional competencies and organisational effectiveness.

Original questionnaire was administrated to 60 respondents, representing the pilot study, to test the reliability of the items in the questionnaire under various Independent variables. Overall questionnaire had a Cronbach alpha value of 0.95 and above. Hence we retained all the items

under various categories in the questionnaire. According to the literature when the reliability coefficient is 0.7 or greater than, it is concluded that the data collected by the researcher is reliable and can be used for further analysis. Cronbach's alpha reliability coefficient is calculated for the respondents' responses to all the questions on the Likert's scale under various categories in the questionnaire after the main survey. Overall reliability was found to be 0.998. The following table (1.4) shows Cronbach Alpha reliability values.

Table 1.4: Cronbach's Alpha Reliability Coefficient Value

Sl. No.	**Question assessed**	**Alpha Value**
1	Core competencies.	0.996
2	Behavioral competencies	0.997
3	Professional/functional competencies	0.995
4	Organisational effectiveness	0.993
	Overall	0.998

Source: Survey data

Normality Test:

The initial step in data analysis is to test the data for normality. Many statistical techniques used for data analysis, such as correlation, regression, t-tests, and analysis of variance, make assumptions regarding normality. These entire statistical tests can be used if the data found normally distributed. According to the central limit theorem, a breach of normality is not a significant problem when the sample size comprises 100 or more observations. Regardless of sample size, the assumption of normality should be followed for valid and reliable results. In the present study "Kolmogorov -Smirnov Test" is used for normality test.

Table 1.5 - Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
Source	Statistic	df	Sig.	Statistic	df	Sig.(p)
Core Competency	.122	285	.054	.969	285	.259
Behavioural Competency	.141	285	.055	.963	285	.057

Professional/ Functional Competency	.133	285	.200	.960	285	.153
Organizational Effectiveness	.128	285	.140	.947	285	.220

a. Lilliefors Significance Correctionsource: survey data

As p values are greater than 0.05 hence the stated variables follows Normal distribution.

SCOPE AND LIMITATIONS OF THE STUDY:

The study focused on the concept of competency, competencies, competency mapping and organizational effectiveness. Competencies are very crucial for the bank employees to perform better. Study focused on important competencies needed for the bank employees and decided core competencies, behavioural competencies and professional/functional competencies needed for the study. Meanwhile factors of organisation effectiveness (Paul Mott 1972) were examined. Employees of branches of Canara bank were the subject of the study in Dakshina Kannada district (comprised of Managluru, Moodabidri, Puttur, Sullia, bantwala and Belthangady taluk). Data were collected using self administered questionnaire during the year 2020, 2021, 2022.

In this highly competitive environment, there are an endless number of competencies needed to accomplish any job. Based on a review of the literature, the current study used three main categories of competencies, each of which had 17 sub competencies and 100 items. The study's findings would have been stronger if the questionnaire had more items.The study's conclusions and recommendations are restricted only on the Dakshina Kannada district and study is aware of the typical limitations of a survey investigation.

CHAPTER SCHEME

The present study entitle**, "COMPETENCY MAPPING AND ITS IMPACT ON ORGANISATION EFFECTIVENESS-WITH SPECIAL REFERENCE TO BRANCHES OF CANARA BANK IN DAKSHINA KANNADA DISTRICT",** has been divided into following chapters.

1. **Chapter I-** Introduction: This chapter is an overview of the whole study. As a result, the following key technical aspects of the study are thoroughly discussed: Brief introduction to the study, definition of important concept of the study with brief conceptual framework, statement of the problem, research question, objectives of the study, development of hypothesis, total population and sample of the study, method of deciding the sample size and method of sampling, sampling framework, questionnaire mapping, socio-demographic aspects of the study, scope of the study and limitations of the study.
2. **Chapter II-** Review of literature: This chapter highlights the previous literature on competency, competency model, and competency mapping and organisation effectiveness. Study identifies the research gap for the study.
3. **Chapter III -** Competency mapping of employees in banking sector for organisational effectiveness: Atheoretical framework.This chapter highlights various competency models and development of competency models. Different Models on organisational effectiveness. This chapter proposes the model for the present study.
4. **Chapter IV** – Impact of competency mapping on Organsiational effectiveness:
   This chapter presents the impact of competency mapping on organsiational effectiveness through simple linear regression and hierarchical regression tools. Study depicts the association between demographic variables and factors of competencies and also depicts the differences between demographic variables and different competencies. At last study does the gap analysis to find out the gap between expected level of competencies and actual level of competencies.
5. **Chapter V**- Summary of findings, recommendation and Conclusion: This chapter presents the summary of finding of the study, practical implication of the study, suggestions of the study and direction for the extension of study to the future research. Conclusion is given based on the finding.

THEORITICAL FRAMEWORK

Competency mapping is a tool that organisations can use to pinpoint the competencies that result in greater performance on the job. In order to prepare the existing and future workforce and retain talented incumbent personnel who can meet job criteria and other organisational demands, competency mapping and modelling is a practical approach. A competency model is a framework that lists every competency needed by an individual for efficient and effective performance in any particular job, job family (i.e., set of related positions), organisation, department, function, or process, whether it be technical, functional, or behavioural.Competency models are useful measurement tools that show the connection between an individual's demonstrated competency (knowledge, abilities, and traits) and the behaviour that results in that individual delivering a superior level of work performance. It is obvious that competencies are crucial for assuring personal growth. Employees must possess the skills, knowledge, and characteristics necessary to carry out their jobs in order to be considered competent.

The various theories on Competency mapping Modeling, as well as the many stages involved in the construction of models, is covered in this section. Competency mapping models are discussed in terms of respective benefits. Finally organisational effectiveness is discussed with different models.

ICE BERG MODEL OF COMPETENCY:

This model focuses on the five traits of competency. The Iceberg Model, which places technical competencies at the top- the part above the waterline that is plainly visible and hence easier to assess- can help us understand competencies better. Behavioral competencies fall below the water line because they are more challenging to evaluate and frequently more challenging to develop.The iceberg model has effects on how competency-based human resource applications are developed. Not all competencies are teachable; the degree to which they can be taught varies depending on the competency. Domain Training interventions are most effective on knowledge and behavioural skills, and it has a beneficial impact on the trainee's aptitude and behaviour.

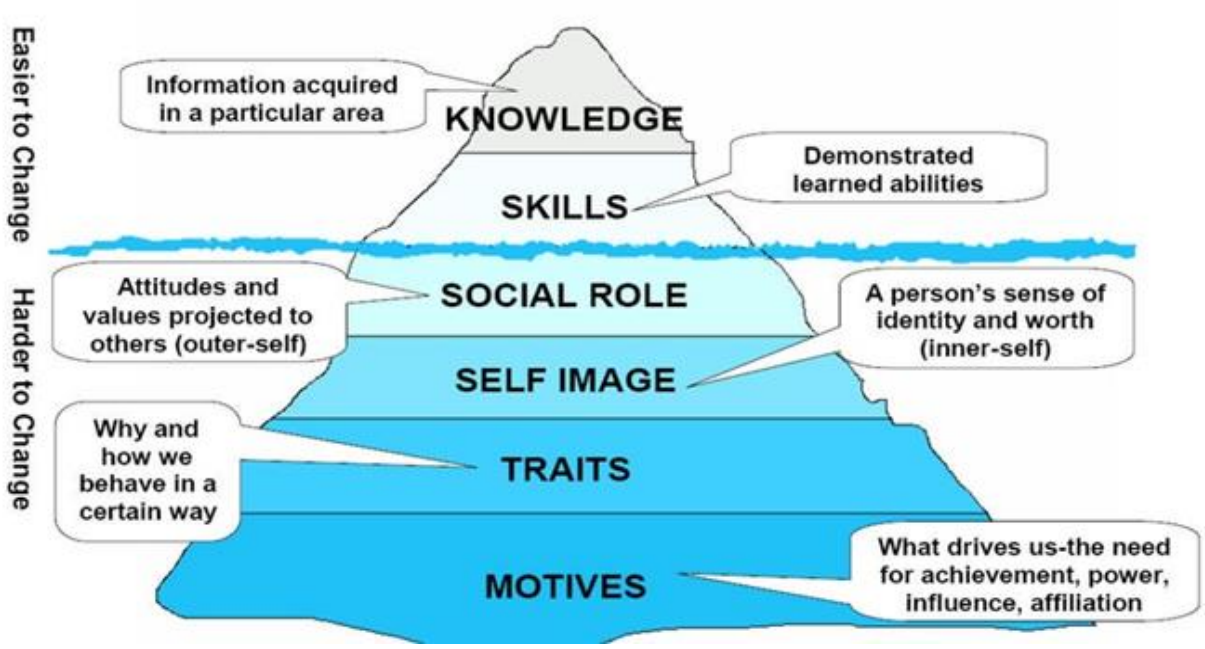

Easier to Change
Harder to Change
Information acquired in a particular area
KNOWLEDGE
Demonstrated learned abilities
SKILLS
Attitudes and values projected to others (outer-self)
SOCIAL ROLE
A person's sense of identity and worth (inner-self)
SELF IMAGE
Why and how we behave in a certain way
TRAITS
What drives us-the need for achievement, power, influence, affiliation
MOTIVES

Figure 1: Ice Berg Model of Competency Source: Spencer and Spencer (1993).

The expressions of a person's self-perception (self-image), normal behaviours (traits), and motivations (motivations) can be described as behavioural competencies (motives). An iceberg is used in the iceberg model of competences to assist convey the idea of competency. An iceberg that has only one-ninth of its volume above the water, while the remainder is submerged in the ocean. Similar to this, a competency has certain elements that are obvious and visible, such as knowledge and abilities, but other behavioural elements, such as attitude, attributes, thinking styles, self-image, organisational fit, etc., are concealed or below the surface.

The Iceberg Model's below-the-surface Competency components are the most complicated and challenging to quantify. Although having particular abilities or a certain amount of knowledge is a good indicator of what a person "can" do, it is that person's deeply ingrained personality traits and motivations that accurately predict what that person "will do."

Assume that an organisation encourages an "open door" policy, which entails that a manager or supervisor keeps the doors to his or her office open in order to be reachable by subordinates and to foster the exchange of ideas and feedback. How can one determine whether a manager at the farthest part of the office has his door open all the time for fresh air, claustrophobia, or as a sign

that his subordinates are welcome to contact him at any time? To completely comprehend a shown action and its implications, it is therefore vital to grasp the intent behind the action.

These behavioural characteristics, motivations, and attributes become more crucial than the necessary abilities and knowledge in more complicated tasks. Imagine a soldier serving on the front lines of a conflict,which is proficient with his weapon but refuses to shoot because he believes the conflict is unfair. Senior level hiring is consequently a time-consuming and complex process in organisations since it is vital to determine how the motivation and objectives of the organisation and the candidate align.

The two levels of competencies require distinct approaches to develop. The behavioural competencies are more challenging to assess and develop than the observable competencies, such as knowledge and abilities, which can be easily taught through training and skill-building exercises. Intensive activities like psychotherapy, counselling, coaching and mentoring, developmental experiences, etc. require more time and effort.

ASTD COMPETENCY MODEL:

The ASTD Competency Model is a thorough framework for evaluating and enhancing the abilities of human resources specialists. It was created by the American Society for Training & Development (ASTD) to offer a useful method for identifying, measuring, and developing the skills required for effective performance in today's workplace. By assessing performance using precise descriptors, the model has consistently offered a trustworthy road map for success. The ASTD Competency Model holds that the foundation of both individual and organisational success is professional growth. It focuses mainly on providing the following insight: "What capabilities need people possess and enhance to accomplish their goals and bequeath a significant benefit to the organisation?"

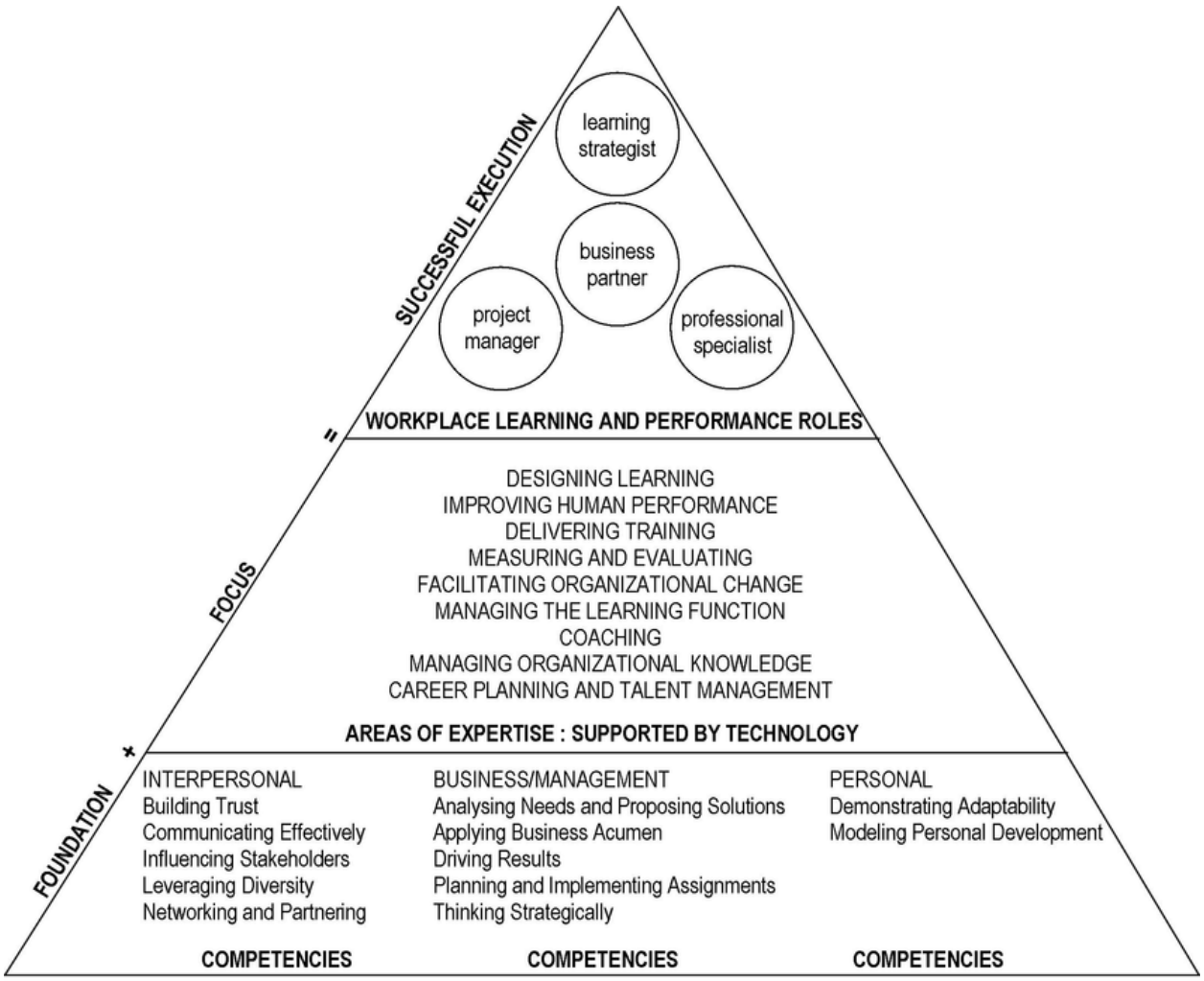


Figure 2: ASTD Competency Model (Source: Bernthal et al., 2004)

The above ASTD Competency Model made up of three distinct levels or blocks. They are;

Foundational Level: Possessing competences in the areas of interpersonal, management, and personal skills is crucial at the fundamental level. To do this, one must be able to lead and inspire others as well as effectively communicate, build wholesome relationships, solve problems, manage tasks and people, and motivate others. Furthermore, it's critical to comprehend how to apply technology to enhance operations, produce winning strategies, and design and carry out long-term success plans. For every person or organisation to succeed in their respective industries, these competencies are essential.

Focus Level: The focus level introduces Areas of Expertise (AoE) that are intended to give to an organisation a competitive edge in their particular industries. Examples of these AoE include coaching, enhancing employee performance, social learning, career planning, and evaluation. Coaching enhances employee enthusiasm, fosters teamwork, and boosts productivity. Training, performance reviews, and incentives can all be used to boost employee performance. Team members' sense of belonging and mutual understanding are enhanced by social learning. Developing a career path, setting goals, and determining one's skills and shortcomings are all made easier with career planning. Organizations can evaluate employee performance by measuring it, identifying areas for development, setting targets, and monitoring their attainment.

Execution level: A learning strategist, a project manager, a business partner, and a professional specialist are the four key professional positions that are vital for a project's successful execution that are highlighted at the execution level. Each of these roles brings a distinct set of abilities and knowledge to the table, and they are all equally vital to a project's success. Effective training programmes for team members must be created and implemented by the learning strategist. From the beginning to the end, the project manager is responsible for making sure that everything is on schedule and within budget. Understanding the client's goals, objectives, and requirements and turning them into concrete project tasks is the business partner's responsibility. Professional specialists are knowledgeable experts in their field and bring a wealth of expertise to the table.

Proposed model for the study

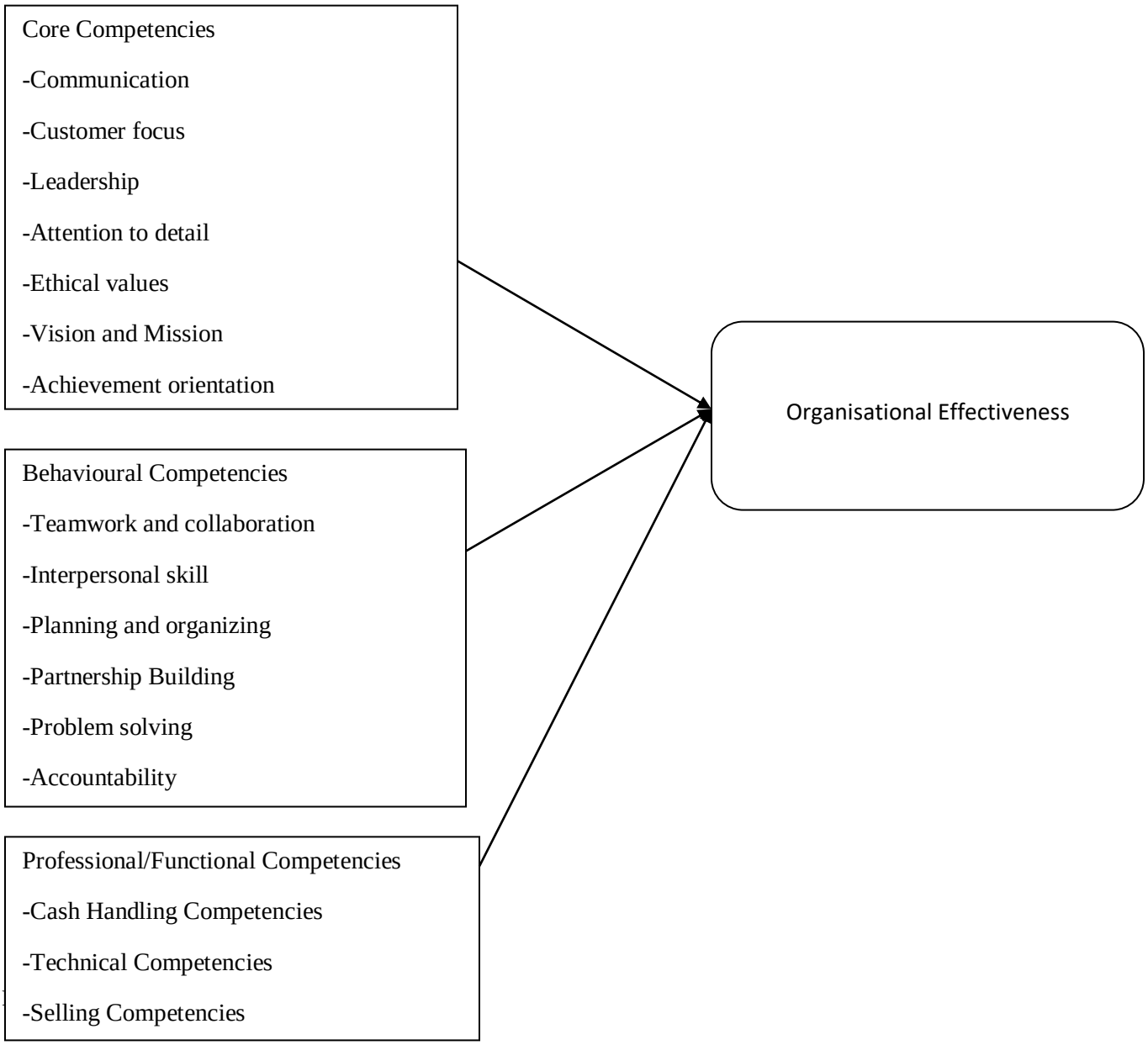
Organizations are able to manage the rapid change by adding to the firm's productivity and performance. In order to compete in the modern global economy, knowledge must be used in particular business contexts. In the past, the organisation has been centred on and controlled by one person or a small group. As a result, the competency and knowledge of the personnel who work for the company entirely determine the organisation development and effectiveness. However, organisations nowadays are constantly changing as they try to adapt to the unstable environment of a global, economic, and political globe or risk failing.

Since organisational development and change are now essential factors in determining an organization's effectiveness, developing competency-based cultures and processes is now a prerequisite for all modern businesses. Hence, developing the competency mapping and keeping

an eye on the numerous aspects that either directly or indirectly affect the workforce in the banking business is necessary.

Based on the literature reviewed and by taking input from the various competency model following model is proposed for the banking sectors. This model was proposed to measure the impact of competencies (core competencies, behavioural competencies and professional competencies) on organsiational effectiveness.

Figure 3: Proposed Model



Source: Researcher compiled

ROLE OF COMPETENCY MAPPING IN INDIAN BANKING SECTOR:

The Indian banking sector continues to rank among the top 10 economies worldwide. The efficiency and profitability of any organization's workforce have a direct impact on how well those firms perform and how quickly they grow. Indian banks frequently hire highly educated personnel to do their financial duties. So, it would be accurate to say that the banking industry is knowledge-intensive, skill-based, and relationally rich. The competitiveness of banking institutions will be greatly influenced by human intellectual capital and the extent to which industry can utilise these abilities in a more complicated, liberalised, and globalised environment. Banking institutions need experts with the necessary abilities at the technical and operational levels as well as the strategic and management levels to compete effectively and efficiently. As a result, outsourcing some activities has become more popular during the past few years. Those with little education who weren't previously employed in the banking industry now have job options because to outsourcing. Due to this, employees' skill levels differ from what is required for their job titles. The new recruiting approach, which primarily focused on interviews and aptitude and IQ tests rather than evaluating necessary work competencies, is another factor contributing to the skill gap. As a result, the primary challenge facing the banking industry today is formalising a competency analysis process that starts with the identification of workforce competencies necessary to perform business activities and ends with the use of competency information for workforce activities like staffing, training and development, and competency development.

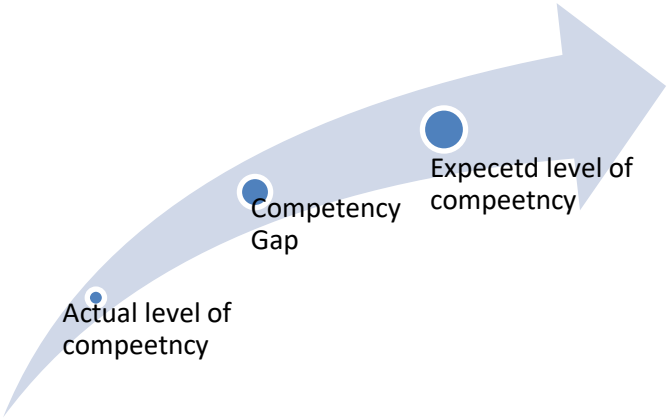
One of the most accurate methods for determining an individual’s professional and behavioural competencies in an organisation is competency development via competency mapping. As a result, it is clear that the competency mapping technique aids in identifying gaps and helping to close them through the proper development and training. Moreover, rewards and competency mapping shouldn't be combined. The activity of competency mapping should be viewed as a chance for long-term development. Competency mapping should ideally be carried out for all employees of an organisation to highlight the specific talents that would make them useful to a potential employer by their performance to attaining goals and contributing to Organization growth and success.

PROCESS OF COMPETENCY MAPPING:

1. Selecting the roles that require competency mapping: Finding the job positions to be examined is the first stage in the competency mapping process. The fact that it is done for work positions and the employees who occupy those roles is also crucial to keep in mind.
2. Analyses jobs: The next step is to do a job analysis of the chosen employment position by observation, a questionnaire, an interview, a journal, a log, a crucial occurrence, or with the help of an expert panel.
3. Create a job specification and job description to specify the KRAs and KPAs: Focusing on the data obtained from the job analysis, creating competency-based job descriptions and job specifications, and identifying the KRAs and KPAs (Key Performance Areas) for each employment position.
4. List the anticipated skills: The most important competences required to perform a job should be identified after determining the KRAs and KPAs for each employment position.
5. Creating competency dictionary: Creating a competency dictionary is the next step after identifying the competencies. For this, it is necessary to first characterise the skill before utilising the behaviorally anchored rating scales (BARS). It is necessary to group the competencies into a three- or five-level rating scale.
6. Creating a competency matrix: The next stage is to create a competency matrix, which clearly shows the level of competency needed for each job role against each competency, after the competency dictionary has been created and each competency has been classified. Depending on the organization's fit, brainstorming sessions with HR, management, or 360-degree feedback may validate the level expected for each employment position.
7. Determining the competency gap: After creating a matrix between the employee's actual competency level and the required level of competency for a certain job role, the following step is to confirm the divergence. Depending on how well-suited the organisation is, ratings may be given through a brainstorming session or through 360-degree feedback. It is a tool that aids businesses in comparing actual performance to expectations. The scores of all employees will be compared with the expected scores for all competencies using the two questions "Where are we?" and "Where do we want to

be?" to determine if they exceeded or fell short of the expectation. Between the actual score and the projected score, the formula determined the competency gap: Gap = Expected Score – Actual Score. The gap is positive if Actual Score exceeds Intended Score. The gap is negative if the Actual Score is lower than the Expected Score. These are the competency mapping process's aforementioned steps. Employees can receive training to close performance gaps after the gaps have been found, and the training can also be utilised to evaluate performance.

The following figure 4 shows the competency gap and gap in the competency lead into development of competency framework.



ORGANISATIONAL EFFECTIVENESS SCALE

Mott (1972) created an 8-item scale to evaluate several facets of organisation efficiency. Three subscales make up the scale: productivity, adaptation, and flexibility.

i. Productivity is concerned with the quantity, quality, and effectiveness of the product or service being delivered.

ii. Symbolic adaptability and behavioural adaptability are the two components of adaptation. Symbolic adaptability is the ability to foresee issues and create satisfactory solutions for them in a timely manner, as well as to keep up with emerging technologies and approaches that are pertinent to the organization's operations. Behavior flexibility explains the quick and widespread acceptance of remedies (Mott, 1972; and Luthans et al., 1988).

iii. Organizational effectiveness has been measured separately and independently using the concept of flexibility. Conceptually, it differs from adaptability because adaptive changes are more likely to be long-lasting, whereas organisational changes brought on by responding to emergencies are typically transient and usually result in the organisation returning to its pre-emergency structure (Mott, 1972; and Samantara, 2004).

SUMMARY OF MAJOR FINDINGS

The major findings pertaining to the present study are briefly summarized in the following sections.

CHARACTERISTICS OF THE SAMPLE AND DESCRIPTIVE STATISTICS

The characteristics of the sample having analogous portion of male and femalethat is 57.9 percent and 42.1 percent respectively. Maximum number of respondents belonging to the age group of 26-35 years (i.e., 49.3 percent). 56.8 percent of the respondents are married. Most of the respondents (55.1 percent) possess post graduation. Approximately 33.6 percent of the respondents are having work experience of 6- 10 years. Almost 39 percent of respondents are belonging to clerical and probationary officer category. Maximum 38 percent of the respondents are having the salary upto Rs. 60,000 p.m.

Factors of core competencies: Mean ratings of the core competencies of the bank employees range from 3.8 to 4.2, standard deviation ranges between 0.9 to 1.05, minimum is 1 (strongly disagree) and maximum is 5(strongly agree). All the 42 items' mean score is above the average. It means that almost all the respondents are agree with the competency statements.

Factors of behavioural competencies: Mean ratings of the behavioural competencies of the bank employees ranges in 3.9, standard deviation ranges in 1, minimum is 1 (strongly disagree) and maximum is 5(strongly agree). Mean score is above the average for all the 32 items. It means that almost all the respondents are agree with the competency statements.

Factors of professional/ functional competencies: Mean ratings of the professional/ functional competencies of the bank employees range from 3.93 to 4.01, standard deviation ranges in 1, minimum is 1 (strongly disagree) and maximum is 5(strongly agree). Mean score is above the average for all the 18 items. It means that almost all the respondents are agree with the professional competency statements.

Factors of organisational effectiveness:Mean ratings of the organisational effectiveness of the bank employees range from 3.99 to 4.01, standard deviation ranges from .96 to 1.003, minimum is 1 (strongly disagree) and maximum is 5(strongly agree). Out of all the 8 items, the mean score

is above the average. It means that almost all the respondents are agreeing with the statements of organisational effectiveness.

SUMMARY OF FACTOR ANALYSIS:

Confirmatory factor analysis was done for the present study, the following results are arrived.

Table 1.5 Result of confirmatory factor analysis

Name of the factor	KMO value	Chi square value(Bartlett test)	Sig.(p)
Core Competency	0.962	35894.892	0.000** <0.01
Behavioural Competency	0.956	29078.743	0.000** <0.01
Professional/Functional Competency	0.939	15534.257	0.000** <0.01
Organisational effectiveness	0.883	6134.164	0.000** <0.01

Source: survey data.

Above factor analysis table shows that all the KMO values are greater than 0.8.The high value of the chi-square indicates that the variables have been properly factored. Significant p values shows that all the values are significant at 99 percent of level of confidence.

SUMMARY OF CORRELATION ANALYSIS:

The following table clearly shows that there is strong positive relation between the independent variable and dependent variable. Core competencies, behavioural competencies, professional/functional competencies are positively correlated with organisational effectiveness at 1 percent level of significance.

Table 1.6:Result of correlation analysis

Independent variable	Organsiational effectiveness
Core competencies	0.889 (p<0.01)
Behavioural competencies	0.898 (p<0.01)
Professional/Functional competencies	0.932 (p<0.01)

Source: survey data.

SUMMARYON IMPACT OF COMPETENCY MAPPING ON ORGANISATIONAL EFFECTIVENESS:

To measure the impact of competencies on organizational effectiveness simple linear regression analysis was applied and the findings are as follows.

- Predictor core competencies impact on organisational effectiveness is measured using simple linear regression and study reveals that adjusted R^2 is 0.790. This means that core competency accounts for 79 percent of variation in organizational effectiveness.This suggests that the model is significant in explaining the variances.The study reveals that there is significant impact of core competency on organizational effectiveness of the employees at 1 percent level of significance and model is good fit (β= 0.889, t= 33.057, p= 0.000).
- Predictor behavioural competencies impact on organisational effectiveness is measured and the study reveals that adjusted R^2 is 0.805. The model shows 80.5 percent variations in the organizational effectiveness.The study finds that there is significant impact of behavioural competency on organizational effectiveness of the employees at 1 percent level of significance and model is good fit (β= 0.898, t=34.725, p= 0.000).
- Impact of predictor professional/functional competencies on organisational effectiveness is measured and the study found out that R square is 0.869 which means that predictors account for 86.9 percent of the variation in organizational effectiveness. This suggests that the model is significant in explaining the variances.Study sum up that the employees who are possessing good amountof functional/professional competencies will be having significant impact on the organisational effectiveness (β= 0.932, t=43.804, p= 0.000).

To accurately measure the combined effect of competency mapping on organizational effectiveness hierarchical regression analysis was conducted. The studyhas established four different models along with the three independent variables (core competencies, behavioural competencies and professional/functional competencies) demographic variables are taken as control variables and organisational effectiveness is considered as dependent variable. Findings from the models are as follows.

- In the model 1, total 46.8 percent of variation in the organisational effectiveness is explained by the demographic variable. The adjusted R^2(46.8 percent) is significant at F (7,284) = 34.524, p<0.000. Out of seven demographic variables considered only age (p= 0.018), work experience (p= 0.000) and designation (p= 0.000) of the employees is statistically significant at 5 percent and 1 percent level of significance.

- When the core competencies are added in the second model, it had brought 28.2 percent contribution to the organisational effectiveness. Altogether total 75 percent of variation in the organisational effectiveness is explained by demographic variables and core competency.The adjusted R^2(75 percent) is significant at F (1,283) = 322.528, p<0.000. Age, work experience, designation, marital status, monthly income, core competency is significant at 5 percent and 1 percent significant level.If the work experience, designation, monthly income and core competency of the employees increase by one unit on an average organisational effectiveness would increase by 0.204, 0.173, 0.157 and 0.669 respectively. Age of the respondents is having negative slope, as employees gets older, their perception towards the organisational effectiveness will decrease gradually.

- In model three,79.3 percent of variation in the Organizational Effectiveness isexplained by the demographic variables, core competency and behavioral competency. In this there is a contribution of 4.3 percent from the newly added predictor behavioral competency.The adjusted R^2(79.3 percent) is significant at F(1,282)= 59.787, p<0.000. Age, work experience, designation, marital status, monthly income, core competency and behvaioural competency is significant at 5 percent and 1 percent level of significance. If the work experience, designation, marital status, monthly income, core competency and Behavioral Competency of the employees increase by one unit on an average Organizational Effectivenesswould increase by 0.173, 0.165, 0.171, 0.160, 0.275 and 0.465 respectively keeping other variables constant.

- It is found from the Model four is that there is a great variation of 95.1 percent in the level of Organizational Effectiveness is explained by the demographic variables, core competency, Behavioral and professional competencies. The newly added predictor

Professional/technical competency contributes 15.8 percent to achieve the organisational effectiveness. The adjusted R^2 (95.1 percent) is significant at F (1,281) = 39.314, p<0.000.Age, work experience, designation, marital status, monthly income, core competency, behvaioural competency and professional/functional competency are significant at 5 percent and 1 percent level of significance. If the work experience, designation, monthly income, Core competency, Behavioral Competency and Professional competency of the employees increase by one unit on an average Organizational Effectivenesswould increase by 0.125, 0.152, 0.130, 0.235 , 0.296 and 0.382 respectively keeping other variables constant.

Hence best fit model to measure the impact of competency mapping on organizational effectiveness is;

$Y= \beta_0 + \beta_1$ (age) + β_2 (work experience) + β_3 (marital status) + β_4 (designation) + β_5 (monthly income +β_6 (core competency) + β_7 (behavioural competency) + β_8 (professional competency).

Where, β_0, β_1 β_2, β_3 β_4, $\beta 5$, β_6, β_7, β_8 are respectively 0.767, -0.179, 0.125, 0.125, 0.152, 0.130, 0.235, 0.294, 0.382.

SUMMARY OF DEMOGRAPHIC VARIABLES AND THE FACTORS OF COMPETENCY MAPPING:

One of the objectives of the study is to find out association between demographic variables and factors of competencies. Toanalyse the association between demographic variables and the factors related to core competencies, behavioural competencies and professional competencies of bank employeesFisher's Exact Test is performed.

- It is found out thatdemographic factors of the bank employees that is age, marital status, experience, designation and monthly income are significantly associated with the Core Competencies at 1 percent level of significance as the p values are less than 0.01 (p< 0.01). Gender and education qualification is not associated significantly.
- It is found that among the demographic factors of the bank employees that is age, marital status, experience, designation and monthly income are significantly associated with the Behavioral Competencies at 1 percent level of significance as the p values are less than 0.01 (p< 0.01). Gender and education qualification is not associated significantly.

- It is found that among the demographic factors of the bank employees age, marital status, experience, designation and monthly income (except gender and qualification) are significantly associated with the Professional/ Functional Competencies at 1 percent level of significance as the p values are less than 0.01($p< 0.01$).

SUMMARY OF EFFECT OF DEMOGRAPHIC VARIABLES ON COMPETENCY MAPPING:

To determine whether there are any significant differences in the level of competencies held by the bank employees across various demographic variables (such as age, marital status, education qualification, work experience, designation, and monthly income) ANOVA was carried out.

- From the ANOVA table it is summarised that there are statistically significant differences (at 5 percent level of significance) between the bank employees' response towards different competencies and different age groups. Bank employees' age is showing noticeable differences in the competencies. Tucky's HSD analysis shows whether respondents from any two age groups are homogeneous in terms of competency. It can be concluded that the bank employees who are above the age group of 26 years are having higher competencies. According to one-way ANOVA [core competency ($F= 13.834$, $p= 0.000$), behavioural competency ($F= 14.333$, $p=0.000$) and professional/functional competencies ($F= 11.857$, $p=0.000$)] have statistically significant differences between the groups.
- ANOVA table shows that there are statistically significant differences (at 1 percent significant level) between the respondents' response towards different competencies and different marital status. It can be summed up that the bank employees' marital status is showing noticeable differences in the competencies. Study found that the bank employees who are divorced and widow are at higher level of perception whereas the rest of the respondents (married as well as unmarried) forms another group who are at low level of perception. According to one-way ANOVA core competencies ($F= 5.149$, $p= 0.002$), Behavioural competencies ($F= 5.321$, $p=0.001$) and professional/functional competencies ($F= 4.505$, $p=0.004$) have statistically significant difference between the groups of marital status.

- The study found that there is statistically no significant differences exists between the respondents' response towards core competencies, behavioural competencies, professional/functional competencies and various levels of educational qualificationof bank employees at 5 percent level of significance as the p values are greater than 0.05.
- It is found from the ANOVA table that there are significant differences between the groups as a whole. As the p values are less than 0.01, there are significant differences in the perception related to competencies and between the various levels of experiences of bank employees at 1 percent level of significance. It can be concluded that the bank employees who have more than 16 years of experience in their job is having higher level of competencies as their mean values are greater than 4.4. According to one-way ANOVA core competencies (F=8.475, p=.000), behavioural competencies (F=7.983, p=.000) and professional/functional competencies (F= 6.439, p=.000) have statistically significant difference between the length of experience.
- From the ANOVA table it is found that there is significant differences in core competencies (F=16.083, p=.000), behavioural competencies (F=14.482, p=.000) and professional/functional competencies (F= 11.340, p=.000) between various groups of monthly income of bank employees at 1 percent level of significance as the p values are less than 0.01. From Tukey's Post Hoc Analysis it has found that employees who have monthly income of greater than 40,000 are at higher level of perception about competencies whereas the rest of the respondents (below 40,000 monthly income) forms another group who are at low level of perception.
- ANOVA shows significant differences in core competencies (F=22.980 p=.000), behavioural competencies (F=20.526, p=.000) and professional/functional competencies (F= 16.802, p=.000) between various level of designations of the bank employees at 1 percent level of significance as the p values are less than 0.01. It is that there are significant differences between the groups as a whole. Multiple Comparisons through Tucky's HSD showed that probationary officers and managers are at higher level of perception whereas the rest of the respondents (Clerks) form another group who are at lower level of perception.

SUMMARY ON COMPETENCY GAP ANALYSIS:

To find out the gap between actual level of competencies and expected level of competencies gap analysis was done and to measure whether the gap is significant one sample t-test was conducted. The study found out that the actual level of competencies possessed by the bank employees is 46.37 percent. Top management of the bank expects its employees to be 100 percent competent, and then the gap is clearly visible. Gap between actual level of competencies and expected level of competencies are significant at 1 percent level of significance. Communication skill, cash handling skill, technical skill, achievement orientation are showing comparatively less competency gap. The biggest competency gap was seen in attention to detail, interpersonal skill, planning and organizing competency.

TABLE 1.7 SUMMARY OF HYPOTHESIS TEST

Hypothesis No.	**Main Hypothesis**	**Sub Hypothesis**	**Statistical tools**	**Significant value**	**Result**
H1	Competency mapping has favourable impact on organizational effectiveness.	$H1_{(a)}$: Core competency has significant favourable impact on Organisational effectiveness	Simple regression analysis with t test	.000	Accept
			Hierarchical regression analysis with t test	.002	Accept
		$H1_{(b)}$:Behavioural competency has significant favourable impact on Organisational effectiveness.	Simple regression analysis with t test	.000	Accept
			Hierarchical regression analysis with t test	.000	Accept
		$H1_{(c)}$:Professional/Functional competency has significant favourable impact on Organisational effectiveness.	Simple regression analysis with t test	.000	Accept
			Hierarchical regression analysis with	.000	Accept

			t test		
H2	Demographic factors(gender, age, marital status, qualification, experience, designation, monthly income) significantly associated with the perception related to competency mapping	H2 (a): Demographic variables (gender, age, marital status, qualification, experience, designation, monthly income) of the respondents are significantly associated with Core Competencies. - Gender of the respondents significantly associated with the core competencies. - Age of the respondents significantly associated with the core competencies. - Marital status of the respondents significantly associated with the core competencies. - Qualification of the respondents significantly associated with the core competencies - Experience of the respondents significantly associated with the core competencies - Designation of the respondents significantly associated with the core competencies - Monthly income of the respondents significantly associated with the core competencies.	Fishers exact test	.273 .001 .001 .588 .001 .001 .001	Reject Accept Accept Reject Accept Accept Accept
		H2 (b): Demographic variables of the respondents are significantly associated with Behavioural Competencies. - Gender of the respondents significantly associated with the Behavioural competencies - Age of the respondents significantly associated with the Behavioural competencies - Marital status of the respondents significantly associated with the Behavioural competencies - Qualification of the respondents significantly associated with the Behavioural competencies - Experience of the respondents significantly associated with the Behavioural competencies	Fishers exact test	.238 .001 .001 .688 .001 .001	Reject Accept Accept Reject Accept Accept

		- Designation of the respondents significantly associated with the Behaviouralcompetencies - Monthly income of the respondents significantly associated with the Behavioural competencies.		.001	Accept
		$H2_{(c)}$: Demographic variables of the respondents are significantly associated with Professional/functional Competencies. - Gender of the respondents significantly associated with the Professional/functional competencies - Age of the respondents significantly associated with the Professional/functional competencies - Marital status of the respondents significantly associated with the Professional/functional competencies - Qualification of the respondents significantly associated with the Professional/functional competencies - Experience of the respondents significantly associated with the Professional/functional competencies - Designation of the respondents significantly associated with the Professional/functional competencies. - Monthly income of the respondents significantly associated with the Professional/functional competencies.	Fishers exact test	.077 .001 .001 .143 .001 .001 .001	Reject Accept Accept Reject Accept Accept Accept
H3	Perception related to core competencies, behavioural competencies and professional/functional competencies have significant differences between the	$H3_{(a)}$:Perception related to core competencies, behavioural competencies, and professional/functional competencies have a significant difference between various age groups of bank employees. - Perception related to core competencies has a significant difference between various age groups of bank employees. - Perception related to behavioural competencies has a significant difference between various age groups of bank employees. - Perception related	ANOVA	.000 .000	Accept Accept

	various demographic variables of bank employees.	professional/functional competencies have a significant difference between various age groups of bank employees.		.000	Accept
		$H3_{(b)}$:Perception related to core competencies, behavioural competencies, and professional/functional competencies have a significant difference between various marital status of bank employees. - Perception related to core competencies has a significant difference between various marital status of bank employees. - Perception related to behavioural competencies has a significant difference between various marital status of bank employees. - Perception related professional/functional competencies have a significant difference between various marital statusof bank employees.	ANOVA	.002 .001 .004	Accept Accept Accept
		$H3_{(c)}$: Perception related to core competencies, behavioural competencies, professional/functional competencies have a significant difference between various levels of qualification of bank employees. - Perception related to core competencies has a significant difference between various levels of qualification of bank employees. - Perception related to behavioural competencies has a significant difference between various levels of qualification of bank employees. - Perception related to professional/functional competencies have a significant difference between various levels of qualification of bank employees.	ANOVA	.785 .725 .659	Reject Reject Reject
		$H3_{(d)}$: Perception related to core competencies, behavioural competencies, professional /functional competencies have a significant difference between various levels of experiences of bank employees.	ANOVA		

		- Perception related to core competencies has a significant difference between various levels of experiences of bank employees. - Perception related to behavioural competencies has a significant difference between various levels of experiences of bank employees. - Perception related professional/functional competencies have a significant difference between various levels of experiences of bank employees.		.000 .000 .000	Accept Accept Accept
		$H3_{(e)}$: Perception related to core competencies, behavioural competencies, professional/functional competencies have a significant difference between various levels of monthly income of bank employees. - Perception related to core competencies has a significant difference between various levels of monthly income of bank employees. - Perception related to behavioural competencies has a significant difference between various levels of monthly income of bank employees. - Perception related professional/functional competencies have a significant difference between various levels of monthly income of bank employees.	ANOVA	.000 .000 .000	Accept Accept Accept
		$H3_{(f)}$: Perception related to core competencies, behavioural competencies, professional/functional competencies have a significant difference between the various levels of designation of bank employees. - Perception related to core competencies has a significant difference between various levels of designation of bank employees. - Perception related to behavioural competencies has a significant difference between various levels of designation of bank employees.	ANOVA	.000 .000	Accept Accept

		- Perception related professional/functional competencies have a significant difference between various levels of designation of bank employees.		.000	Accept

Source: Researcher compiled

SUGGESTIONS

Based on the result of the study following suggestions are given.

Suggestions to the Bank:

- There is a visible gap between actual and expected level of competencies. Hence bank employees are suggested to inculcate higher level of expertise for such competency group. To fill the gap between actual level of competencies and expected level of competencies, proper training and learning opportunities should be given to the bank employees. Bank should consider periodic training regarding changes and new services in the banking environment in addition to normal training.Banking industry should facilitate and motivate the employees to acquire higher level of competencies.
- Interpersonal skill and leadership skill of the bank employees should be given more importance. The organisation should understand the psychology of human resource and improve their behavioural competencies. According to Bantam's (1998) Emotional Competency model (discussed in Chapter III of the current study) social skill is one of the effective work behavior. The capacity to manage connections and create networks in order to influence others to do the desired action is much needed qualities for the current working scenario. Banks need to evaluate the job related emotional aptitude of the employees.
- The Findings of the study depicts that planning and organizing competency of the bank employees are having comparatively more gap. According to Bernthal et al., (2004) ASTD model management, planning and implementing is the foundational competencies required for the employees. It's critical to understand how to apply management to

enhance operations, produce winning strategies, and design and carry out long-term success plans for the organisation.

- The study's findings indicate that employees' competency levels in terms of attention to detail are lower. To assist the employees to be precise and accountable for their work, both physically and psychologically, employees need to be taught in awareness programmes. Employees are advised to approach their work with greater responsibility and caution.
- Employees' communication skills are excellent among themselves. Nonetheless, banks must pay close attention to communication skills, particularly in rural areas. It is advised to the employees to become fluent in the local tongues so that they can immediately anticipate consumer needs and establish positive customer relationships.
- The myths around things like age, gender, education, family structure, marital status, title, and experience should be banished from employees' minds. If these take precedence in the minds of the employees, their judgement and thinking become skewed, which in and of itself is a barrier to successful employees.Demographic variables of the employees are paying a crucial role in the level of competencies of the employees. Hence it is recommended to the banks to consider socio-economic variables of the bank employees seriously and describe the job role accordingly.
- Study result shows that customer focus competency of the bank employees are moderately good. When it comes to the customer care services that banks provide, speed and quality are absolutely crucial. The bank has to implement awards based solely on competency to encourage the employees to deliver high-quality service in order to change the organisational culture into one that is productive.
- Today's banking sector requires "soft skills" in addition to operational skills in order to meet the expectations and requirements of the customers. Adopting international best practices is necessary for the financial sector guideline and direction, which puts a premium on the knowledge and experience of bank human resources.
- Bank should enable senior and junior employees to collaborate for the growth and development of the organisation, schedule regular meetings where they can talk and find solutions to their own problems.

- It is highly advised to create a thorough performance management system for the bank employees and connect their key performance areas to the goals of the organisation.
- Banks must provide facilities in order to meet their employees' requirements and inspire their employees to be more productive. Regular competency mapping is essential in the banking sector to increase the efficiency and productivity of the banks. One of the best methods for inspiring employees to improve performance is the competency mapping process.
- Competency uniqueness is characterised in terms of actions, abilities, and information. Overall, it is suggested that employees in banking sector should have access to up-to-date knowledge and skills required for the efficient delivery of work. This should be supplemented with an effective training and development programme to raise their competency level so they can remain productive in the bank. Besides all bank employees must develop their own self work strategies based on the goals, objectives, and functions of their bank to be successful in their career.

Suggestions to the Government:

- The Government is suggested to make a promotion policy based on employee performance and competency, not just by length of services. The main element that stresses employee growth is performance appraisal. Better growth is guaranteed when an organisation employs reliable methods for competency assessment as part of performance management and provides feedback on their presentation of competencies.
- In order to reduce workplace stress and boost productivity, the government should hire more personnel so that employees need not undertake numerous responsibilities at once. Employee competency levels will steadily decline if several tasks are given to them at once, which will have a detrimental effect on the organization's effectiveness.
- Since competency-based recruitment systems promote a positive workplace culture and make employees aware of their duties, the government ought to implement them in the banking industry. It forces them to perform at a high level in order to reach the organization's core strength. Hence it is advised that, the IBPS (Institute of Banking Personnel Selection) choose candidates by considering more than only their test results

and taking into account how well-suited they are for the banking industry and based on their competency.

- The government ought to maintain a policy outlining the competencies needed for bank employees. It is recommended that policy provide a well-planned, task-oriented framework for the competency model as well as develop and carry out the appropriate measures for the competency model's proper implementation.
- It is recommended that the government, through the Reserve Bank of India (RBI), establish pay scales based on the performance or competency of employees in order to promote the use of actual competency to produce desired results.

THEORETICAL AND PRACTICAL IMPLICATIONS OF THE STUDY:

The findings of the study have several implications on bank employees, government, policymakers, research scholars, educationists etc.

First of all, it is one of the early studies that created a competency model for banking sector personnel in India that improves comprehension of competency in the context of the banking industry. The results of this study will contribute to the creation of a theoretical framework for efficient employee staffing and management in the banking sector. The selected competencies can be used as a benchmark to determine the difference between the actual and desired competency sets. The competencies found will make it easier to construct brief training interventions for new hires so they can be trained and prepared to perform at the required level. It is possible to assess and measure the competencies that result in effective performance using the framework. These assessments will also assist in determining the training requirements for those workers whose performance is below par. Competency dictionary, which defines each skill and provides behavioural indications, can be used to train, locate, and hire employees that closely match the requirements of the position. So, it is possible toselect and hire employees who already have these skill sets using the competencies found in the current study. It will lower the expense of investing in employee training. Therefore, they can be brought up to speed on the necessary skill sets using the competencies framework created in the current study.

The result of the study is most relevant to the government and bank employees in general. The respondents (bank employees in the study area) perception towards the various statements on different competencies clearly shows that competency mapping has impact on organisational effectiveness. Hierarchical regression model clearly showed which model is having highest impact on organisational effectiveness. Hence this will assist the bank management to decide on which competency is to focus first. All the three competencies i.e., core competencies, behavioural competencies and professional/functional competencies are having highest impact on organisational effectiveness. To achieve the long term vision and mission of the bank and to attain the organisaional effectiveness bank management should focus on enhancing the competency level of its employees. Overall, banking industry is knowledge-intensive, skill-based, and relationship-rich. This is in consistent with the opinion of Zeti Akhtar Aziz (2005) noted in Chapter II (Review of literature) in the current study.

Functional competencies are plainly visible among the employees; hence it is easier to assess and can easily understand. Behavioural competencies are more challenging to evaluate and difficult to develop (Spencer &Spencer 1993). As noted in Chapter-III [Theoretical framework, Ice Berg theory of competency model] knowledge and skill are functional competencies which are easy to change as it is clearly visible. A person's self perception, normal behavior and motivation are described as behavioural competencies which are hard to change. The current study shows that bank employees are having good amount of functional competencies. The gap analysis shows comparatively less percentage of gaps in functional competencies (cash handling skill, technical skill, selling skill). This implies that bank employees are having decent level of job - related knowledge and skill. Behavioural competencies in the study shows comparatively high gap. As it is difficult to find the change in behavioural competencies, organisation should take it challenge and develop a good level of behavioural competencies among the bank employees. Core competencies like communication, customer focus, achievement orientation, vision and purpose, ethical values are high among the bank employees. The study implies that core competencies are necessary to enable the employability, socialization and personal development. This is in accordance to the assertion of Gary Holmes and Nick Hooper (2000) noted in Chapter II 'Review of Literature'. According to the findings of research, organisation that are successful in hiring people who possess greater levels of core, behavioural, and professional competencies are more likely to perform well in their career.

The competency level of probationary officers and managers is quite high among the three job positions (clerical, officer, and manager) selected for the current study. Employees who are having more number of years of experience are having higher level of competencies. In order to attain the organisational effectiveness and to reach the level of accomplishment, high performers should set against the average level of performers. This is in consist with the Spencer and Spencer's (1993) assertion noted in Chapter –II (Review of literature) in the current study. A paradigm shift from the old to the new has occurred, and management now lays more emphasis on humanistic elements. Managers need to focus on inspiring their workforce more in the current atmosphere of globalised business. Managers must therefore have excellent interpersonal skills (Bratton, 1998).

Overall, the study had measured that there is a huge gap between actual competencies possessed by the employees and the competencies are expected, this will help the bank management to have a serious note on filling the gap. Useful plans should be made for training sessions and soft skill development programmes to improve the competency of bank employees. This implication of the findings of this study is in consistent with the opinion of Lee (2001) noted in Chapter II 'Review of Literature' of the current study.

This study will help the bank employees to understand the relevance of competencies to improve their performance and overall growth. Employees should understand from the study that their designation, length of experience, marital status, and monthly income is positively associated with the competencies. Any differences in the demographic variables also show variation in the level of competencies of the employees. Hence bank management should consider the demographic factors of the employees seriously.

The study's findings have the potential to assist decision-makers in banking sector in creating strategies that will allow them to develop strategies, which in turn will help to develop competency model and improve the capacity of the workforce to fulfill the organization's desired goals and objectives.The findingsof the study also advises policymakers and bank management to support the implementation of well-designed and well-articulated HRM in order to strengthen the employee competencies and boost organisationaleffectiveness.

Additionally, educationist and universities could incorporate the study's findings into the creation of curricula and pedagogical interventions to fulfill the competencies that the industry would require in the future.

This study is generally applicable to banking sector; and study's novel contribution is that the finding can be applied to the banking sector. Result of the empirical study can be included to the area of literature. This study is an appropriate answer to the growing need of professionals and academics alike to create competency model to an organisation to be effective.

SCOPE FOR FUTURE RESEARCH:

The present study is a small attempt to measure the impact of competency mapping on organisational effectiveness. Here the study was limited with only two major variables i.e., competencies and organisational effectiveness. Further study can be done by taking into account other dimensions of competency.

The study was concentrated only on the Canara Bank employees of Dakshina Kannada District. Future research can be conducted in other banks by taking other study area. In other industries also similar type of study can be conducted to generalize the competency mapping.

After providing the necessary training, a similar study can be carried out using the same group of employees as samples. In order to determine the level of consistency in achieving competency and organisational effectiveness, result can be compared before and after giving the training.

More elaborative study can be conducted by taking into all the employees of public sector banks in the whole state.

To have a sustainable growth in this globalised market, a financial sector needs to pay its attention towards competent employees. Hence there is a need to carry out research on the topic of competency mapping and its impact on organisational effectiveness.

CONCLUSION:

Organisations are going towards competency-based human resource policies in order to have employees who are the proper match for their firm (Boytziz 2009, Brown et al. 2018, Campion et al., 2011, Elkin 1990, Kansal and Singhal 2018). Talented employees are essential to a banking

organsiation to carry out daily tasks efficiently, to advance organisational objectives, to fill managerial positions, and to create a productive workplace environment. But, it is becoming increasingly difficult to find and sustain all these abilities among the employees. There is a severe lack of people with the wide range of abilities that businesses are scrambling to hire. Hence this is a high time for the banking industries to rejuvenate the competencies of its employees. Banking industry must be innovative in its way to deploy the talented workforce dynamically such as reskilling (training an employee for a new job), upskilling (training an employee on additional skills in an existing job), and redeployment (assigning an employee to a new task).

The study comes to the conclusion that the major resource for the banking industry in gaining a competitive edge is competent employees. The goal of competency mapping is to boost an organisation's productivity, effectiveness, and competitiveness. It begins with a list of high-level core competency standards for traits like knowledge, creativity, communication, quality, and a customer-focused mindset, all of which are representative of strategic organisational goals. The organisation makes use of competency mapping to better the creation and execution of the corporate vision and strategy, as well as to prepare the existing and future personnel.

Through the empirical findings this study provides information on competencies required for banking professionals. This study gives clear picture of competencies and its impact on organisational effectiveness. The effectiveness of an organsiation is strongly dependent on competent employees. Out of the three competencies (core competencies, behavioural competencies, and professional/functional competencies) professional/functional competencies are showing highest impact on organization effectiveness. The study concludes that higher level of competencies will lead into higher level of organisational effectiveness. Hence banks need to focus on enhancing the competency level of its employees. Between the expected competency level and the current actual competency level, there are competency gaps. It is evident that bank employees lack these competencies to the extent necessary for them to accomplish their duties and responsibilities well. To fill this gap training should be given in the proper direction. To improve the performance of the employees, to keep the employees updated with the latest system, to self- assessment, to attract the new talent training is mandatory to the bank employees.

From the aforesaid angles, it is clear that the study has succeeded in its objectives of determining the competency mapping and its impact on organisational effectiveness.

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